

AMENDMENTS TO THE CLAIMS

Please replace the claims, including all prior versions, with the listing of claims below.

Listing of Claims:

What is claimed is:

1. (Previously Presented) A method for the electronic payment implemented in a series of payment steps by a customer to a retailer using a data and/or telecommunication network and involving an accounting system server, comprising:

generating a unique process identifier by the accounting system server for the payment and being transmitted at least in a first payment step in a confirmation request from the accounting system server, together with payment amount information, to a customer terminal;

transmitting a confirmation message from a customer terminal via the data or telecommunication network to the accounting system server to release at least a partial credit for the payment amount for payment in assignment to the process identifier;

comparing, on the accounting system server, of the at least partial credit of the customer registered with the accounting system server and available for electronic management thereby with the payment amount released by the customer; and

further to the establishment of a credit amount exceeding the released payment amount by the accounting system server in response to the confirmation message, charging the released payment amount or a partial amount to be paid being triggered by this and sending a first execution message relating to the completed charge to a retailer terminal.

2. (Previously Presented) The method according to Claim 1, wherein the process identifier is generated in assignment to a customer identifier by the accounting system server and transmitted in advance to the retailer in response to a request message transmitted from the retailer terminal.

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3. (Previously Presented) The method according to Claim 2, wherein the process identifier is sent electronically in an identifier notification from the accounting system server to the retailer terminal.
4. (Previously Presented) The method according to claim 1, wherein a second payment step and any additional steps of an associated series of payment steps are executed in each instance by
- transmission of a step-related payment amount in assignment to the process identifier to the accounting system server,
 - verification of the step-related payment amount in relation to a payment amount remaining from the released payment amount and
 - charging further to the establishment of a step-related payment amount less than the remaining payment amount and sending a further execution message to the retailer terminal.
5. (Previously Presented) The method according to Claim 4, wherein in the second payment step or additional steps in the result of the establishment of a step-related payment amount exceeding the released remaining payment amount, a confirmation request is sent by the accounting system server to a customer terminal with the original or a new process identifier and payment amount information with a payment amount at least covering the difference between the step-related payment amount and the remaining payment amount and charging of the step-related payment amount is only triggered after receipt of a corresponding confirmation message from the customer terminal.
6. (Previously Presented) The method according to Claim 5, wherein the payment amount specified in the confirmation request for confirmation is substantially larger than a difference between the step-related payment amount and the remaining payment amount, such that further to a confirmation message for the payment amount, a new

remaining payment amount is released for a plurality of subsequent payment steps in the accounting system server.

7. (Previously Presented) The method according to claim 1, wherein each message from the retailer terminal or the accounting system server includes a retailer identifier and a context data record identifying the goods or service.

8. (Previously Presented) The method according to claim 1, the process identifier is transmitted to the retailer terminal by email or SMS.

9. (Previously Presented) The method according to claim 1, wherein the customer is notified of the process identifier at a point of sale outside the data or telecommunication network.

10. (Previously Presented) The method according to claim 1, wherein the confirmation request is transmitted from the accounting system server to the customer terminal via email, WAP push, SMS or as a synthetic voice message.

11. (Previously Presented) The method according to claim 1, wherein the confirmation request from the accounting system server to the customer terminal includes a retailer name and a context data record identifying the goods or service.

12. (Previously Presented) The method according to claim 1, wherein the confirmation message is sent from the customer terminal to the accounting system server by email redirect, WAP redirect or SMS redirect without additional input on the part of the customer.

13. (Previously Presented) The method according to claim 1, wherein the confirmation message is sent from the customer terminal to the accounting system server by voice message

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subject to subsequent voice ID or by DTMF.

14. (Previously Presented) The method according to claim 1, wherein the confirmation message from the customer terminal to the accounting system server includes a customer identifier that is automatically generated or input by the customer and optionally also an authentication code.

15. (Previously Presented) The method according to claim 1, wherein the accounting system server sends a second execution message to the customer terminal in addition to the first execution message to the retailer terminal.

16. (Previously Presented) An arrangement for the electronic payment, comprising: an accounting system server of an accounting system operator; a customer terminal linked to a data and/or telecommunication network, which can be connected via the network to the accounting system server; and a retailer terminal linked to the data and/or telecommunication network or a further communication network, which can be connected via the network to the accounting system server, wherein the accounting system server has a generating device for generating and sending a confirmation request to the customer terminal, a receiving device for receiving a confirmation message from the customer terminal and for extracting at least the process identifier and a released payment amount from this, a storage device for customer-related storage of the credit amount and for process-related storage of the released payment amount, a comparison device for comparing the credit amount with the payment amount and control and a transmission device connected to the comparison device to trigger the charge and to send the execution message to the retailer terminal.

17. (Previously Presented) The arrangement according to Claim 16, wherein the customer terminal is configured as a mobile radio terminal and the data and/or telecommunication network has a mobile radio network, and a mobile radio transmission/receiving device is assigned to the accounting system server for bi-directional mobile radio communication with the customer terminal.
18. (Previously Presented) The arrangement according to Claim 17, wherein the generating device for generating the process identifier and the transmission device are connected to for transmission thereof to the retailer terminal.
19. (Previously Presented) The arrangement according to claim 16, wherein the accounting system server further comprises a calculation device to calculate the remaining payment amount from a stored released payment amount and at least one step-related payment amount and the storage device is connected to the calculation device to store the remaining payment amount in place of the released payment amount as input data for the comparison device.
20. (Currently Amended) The arrangement according to claim 16, wherein the accounting system server has an identification and storage device for extracting a retailer identifier and/or customer identifier from messages from the retailer terminal or customer terminal and a storage and addressing device for addressing the confirmation request and/or execution message and optionally further messages to the customer terminal or retailer terminal based on the stored retailer identifier or customer identifier.